

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Cheryl A Desmond  
Debtor

Case No. 19-03969-HWV  
Chapter 13

District/off: 0314-1  
Date Rcvd: Apr 17, 2023

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 23

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2023:**

| Recip ID | Recipient Name and Address   |
|----------|--|
| db       | + Cheryl A Desmond, 202 Mountain Road, New Bloomfield, PA 17068-8019   |
| 5247379  | Department of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001  |
| 5247385  | + Geisinger Holy Sprit, 100 N Academy Ave, Danville, PA 17822-9800   |
| 5443155  | + Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218 |

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                        | Date/Time            | Recipient Name and Address  |
|----------|---|----------------------|---|
| cr       | + EDI: RECOVERYCORP.COM                           | Apr 17 2023 22:42:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021   |
| 5247380  | EDI: CAPITALONE.COM                               | Apr 17 2023 22:42:00 | Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238  |
| 5247381  | + Email/Text: bankruptcy@cavps.com                | Apr 17 2023 18:42:00 | Cavalry Portfolio Serv, 500 Summit Lake Drive, Valhalla, NY 10595-2321  |
| 5262873  | + Email/Text: bankruptcy@cavps.com                | Apr 17 2023 18:42:00 | Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321                                   |
| 5247382  | + EDI: CITICORP.COM                               | Apr 17 2023 22:42:00 | Citi, Po Box 6241, Sioux Falls, SD 57117-6241   |
| 5249289  | EDI: DISCOVER.COM                                 | Apr 17 2023 22:42:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025                                  |
| 5247383  | + EDI: DISCOVER.COM                               | Apr 17 2023 22:42:00 | Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316  |
| 5272730  | + Email/Text: Bankruptcy@Freedommortgage.com      | Apr 17 2023 18:42:00 | FREEDOM MORTGAGE CORPORATION, ATTN: BANKRUPTCY DEPARTMENT, 10500 KINCAID DRIVE, FISHERS IN 46037-9764         |
| 5247384  | + Email/Text: Bankruptcy@Freedommortgage.com      | Apr 17 2023 18:42:00 | Freedom Mortgage, Po Box 619063, Dallas, TX 75261-9063  |
| 5443156  | + Email/Text: Bankruptcy@Freedommortgage.com      | Apr 17 2023 18:42:00 | Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764  |
| 5247377  | EDI: IRS.COM                                      | Apr 17 2023 22:42:00 | Internal Revenue Service, Centralized Insolvency Operation, Post Office Box 7346, Philadelphia, PA 19101-7346 |
| 5261305  | Email/PDF: resurgentbknotifications@resurgent.com | Apr 17 2023 18:50:52 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587                        |
| 5247386  | + Email/Text: unger@members1st.org                | Apr 17 2023 18:42:00 | Members 1st F C U, 5000 Louise Dr, Mechanicsburg, PA 17055-4899   |
| 5446912  | Email/Text: mtgbk@shellpointmtg.com               | Apr 17 2023 18:42:00 | NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826                     |
| 5446913  | Email/Text: mtgbk@shellpointmtg.com               |                      |   |

|         |   |                      |  |
|---------|---|----------------------|--|
| 5262892 | Email/Text: inveniobkt@phillips-cohen.com | Apr 17 2023 18:42:00 | NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826, NewRez LLC d/b/a Shellpoint Mortgage Ser, P.O. Box 10826, Greenville, SC 29603-0826 |
| 5269198 | EDI: PRA.COM                              | Apr 17 2023 18:42:00 | PCA Acquisition V, LLC, c/o Phillips & Cohen Assoc, 1002 Justison Street, Wilmington, DE 19801   |
| 5247581 | + EDI: RMSC.COM                           | Apr 17 2023 22:42:00 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  |
| 5247378 | + Email/Text: kcm@yatb.com                | Apr 17 2023 22:42:00 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  |
|         |   | Apr 17 2023 18:42:00 | York Adams Tax Bureau, PO BOX 15627, York, PA 17405-0156   |

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 19, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2023 at the address(es) listed below:

| Name                  | Email Address   |
|-----------------------|---|
| Brian Nicholas        | on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmllawgroup.com  |
| Charles G. Wohlrab    | on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing cwohlrab@raslg.com   |
| Dawn Marie Cutaia     | on behalf of Debtor 1 Cheryl A Desmond dmcutaia@gmail.com<br>cutaialawecf@gmail.com,FreshStartLawPLLC@jubileebk.net,R46159@notify.bestcase.com;r46159@notify.bestcase.com |
| Jack N Zaharopoulos   | TWeclf@pamid13trustee.com   |
| Jerome B Blank        | on behalf of Creditor Freedom Mortgage Corporation pamb@fedphe.com  |
| Mario J. Hanyon       | on behalf of Creditor Freedom Mortgage Corporation wbefc@brockandscott.com mario.hanyon@brockandscott.com   |
| Mario John Hanyon     | on behalf of Creditor Freedom Mortgage Corporation pamb@fedphe.com mario.hanyon@brockandscott.com   |
| United States Trustee |   |

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ustpregion03.ha.ecf@usdoj.gov

TOTAL: 8

**Information to identify the case:**

Debtor 1 Cheryl A Desmond  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court Middle District of Pennsylvania  
Case number: 1:19-bk-03969-HWV

Social Security number or ITIN xxx-xx-4504

EIN \_\_\_\_\_

Social Security number or ITIN \_\_\_\_\_

EIN \_\_\_\_\_

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Cheryl A Desmond

By the  
court:

4/17/23



Henry W. Van Eck, Chief Bankruptcy  
Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**